Student Accident and Sickness Insurance Plan

Designed
Especially For
The Students of

COLUMBIA COLLEGE

Columbia, South Carolina

1959-60

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COVERAGE

The plan protects students of Columbia College at home, at school or while traveling; 24 hours a day throughout the school year.

1. Protection is in effect during all interim vacation periods.
2. Participation in all athletic activities is covered except for first aid treatment.

BENEFITS

Accident

When a student requires medical services because of accident, the insuring company will pay the actual cost of treatment that commences within 30 days and occurs within 12 months from the date of accident —up to $500.00 for each accident—regardless of what other coverages you may have. Payment is unallocated; the plan will pay for any or **all** of the following:

1. Medical and surgical treatment by a physician.
2. Hospital confinement and nurse's services.
3. Miscellaneous hospital expenses—drugs, medicines, etc.
4. Dental treatment made necessary by injury to natural teeth.
5. Ambulance expense.

Sickness

When an insured student requires medical services because of sickness, the insuring company will pay for such services according to the following schedule:

Hospital (not infirmary) room and board, maximum of 70 days per

any one sickness each day up to $ 8.00

Allowance to cover other hospital charges (except for services of doctors or special nurses) up to..$ 80.00

Surgical Expense Insurance (School has Schedule) $200.00

Physician's Fees

Maximum Daily Allowance for hospital visits payable in connection with hospital confinement not involving surgery up to 70 days for each different sickness (excluding visits by infirmary staff physicians) .....$ 3.00

Consultant's fees when requested by attending physician, each sickness up to.....$ 20.00

ELIGIBILITY

All students attending Columbia College are protected by this plan. Summer coverage is voluntary, costing each student $2.85.

CLAIM PROCEDURE

In the event of accident or sickness the student should:

1. If at school, report immediately to the school infirmary so that proper treatment can be prescribed or approved.
2. If away from school, consult a doctor and follow his instructions. Notify the health service as soon as possible.

Claim Forms and instructions on claim procedure are available at the health center.

EXCLUSIONS

The benefits of the policy will not be paid for the following:

(1) Non-Scheduled airlines, private or chartered flying.

(2) Services rendered by the Health Service or Athletic Department. Services rendered while the student is in residence at school, unless such services are first prescribed by the Infirmary.

(3) War, or any act of war or service in the Armed Forces.

(4) Eye-glasses, or prescriptions therefor, nor preventive medicines or vaccines.

(5) Dental treatment except accidental injuries to sound natural teeth.

(6) Pregnancy, childbirth or miscarriage.

(7) Suicide, or attempted suicide while sane or insane, also ptomaine, asphyxiation, gas or poison are not covered under the Accidental Injury Benefits.

(8) Hernia is not covered under Accidental Injury Benefits.

(9) Losses covered by a Workmen's Compensation Act or similar law, nor confinement in a hospital owned or operated by the United States Government.

MILITARY SERVICE

A pro-rata refund will be made to any insured student who enters the armed forces.

THE COMPANY

The plan is underwritten by Pilot Life Insurance Company, Greensboro, North Carolina, and is administered by Joe W. Pearce, P. O. Box 142, Florence, South Carolina.